

## CLAIMS

1. A method of enabling online banking, the method including the steps of:  
providing a banking customer with a form containing information relating to a  
5 banking transaction, the form including coded data indicative of an identity of the form  
and of at least one reference point of the form;  
receiving, in a computer system, indicating data from a sensing device  
regarding the identity of the form and a position of the sensing device relative to the  
form, the sensing device, when placed in an operative position relative to the form,  
10 sensing the indicating data using at least some of the coded data; and  
identifying, in the computer system and from the indicating data, at least one  
parameter relating to the banking transaction.
2. The method of claim 1 in which said at least one parameter relating to the  
15 banking transaction is associated with at least one zone of the form and in which the  
method includes identifying, in the computer system and from the zone relative to which  
the sensing device is located, said at least one parameter.
3. The method of claim 2 which includes  
20 receiving, in the computer system, data regarding movement of the sensing  
device relative to the form, the sensing device sensing its movement relative to the form  
using at least some of the coded data; and  
identifying, in the computer system and from said movement being at least  
partially within said at least one zone, said at least one parameter of the banking  
25 transaction.
4. A method of enabling online banking, the method including the steps of:  
providing a banking customer with a form containing information relating to a

banking transaction, the form including coded data indicative of at least one parameter of the banking transaction;

receiving, in a computer system, data from a sensing device regarding said at least one parameter and regarding movement of the sensing device relative to the form, the sensing device, when moved relative to the form, sensing the data regarding said at least one parameter using at least some of the coded data and generating the data regarding its own movement relative to the form; and

interpreting, in the computer system, said movement of the sensing device as it relates to said at least one parameter.

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5. A method of enabling online banking, the method including the steps of:

providing a banking customer with a form including coded data indicative of an identity of the form;

receiving, in a computer system, data from a sensing device regarding an identity of the banking customer and regarding the identity of the form, the sensing device containing the data regarding the identity of the banking customer and sensing the data regarding the identity of the form using at least some of the coded data; and

identifying, in the computer system and from the data regarding the identity of the banking customer and the identity of the form, a banking transaction.

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6. The method of claim 5 in which the coded data is also indicative of at least one parameter of the banking transaction, and the method includes receiving, in the computer system, indicating data from the sensing device regarding said at least one parameter of the banking transaction, the sensing device sensing the indicating data using at least some of the coded data.

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7. The method of claim 6 which includes receiving, in the computer system, data from the sensing device regarding movement of the sensing device relative to the form, the sensing device generating data regarding its own movement relative to the form.

8. The method of any one of claims 2, 4 or 6 in which the parameter is an action parameter of the banking transaction, the method including effecting, in the computer system, an operation in respect of the action parameter.

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9. The method of claim 8 in which the action parameter of the banking transaction is selected from the group comprising:

a request for information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, and a request for a list of bill payments.

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10. The method of any one of claims 3, 4 or 7 in which the parameter is an option parameter of the banking transaction, the method including identifying, in the computer system, that the banking customer has entered a hand-drawn mark by means of the sensing device and effecting, in the computer system, an operation associated with the option parameter.

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11. The method of claim 10 in which the option parameter is associated with at least one of:

a request for information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, a request for a list of bill payments, an account, a currency, and a payee name.

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12. The method of any one of claims 3, 4 or 7 in which the parameter is a text parameter of the banking transaction, the method including identifying, in the computer

system, that the banking customer has entered handwritten text data by means of the sensing device and effecting, in the computer system, an operation associated with the text parameter.

- 5 13. The method of claim 12 which includes converting, in the computer system, the handwritten text data to computer text.

14. The method of claim 13 in which the text parameter is associated with at least one of:

- 10 a check amount, a payee name, a currency amount, a transfer amount, a payment amount, a payment date, and a check number.

- 15 15. The method of any one of claims 3, 4 or 7 in which the parameter is an authorization parameter of the banking transaction, the method including identifying, in the computer system, that the banking customer has entered a handwritten signature by means of the sensing device and effecting, in the computer system, an operation associated with the authorization parameter.

- 20 16. The method of claim 15 which includes verifying, in the computer system, that the signature is that of the customer.

17. The method of claim 16 in which the authorization parameter is associated with authorization for at least one of:

- 25 access to account information, withdrawal of funds, transfer of funds, payment of a bill, modification of a bill payment, deletion of a bill payment, stopping of checks, and ordering of checks.

18. The method of any one of claims 3, 4 or 7 in which the parameter is a picture

parameter of the banking transaction, the method including identifying, in the computer system, that the banking customer has entered a hand-drawn picture by means of the sensing device and effecting, in the computer system, an operation associated with the picture parameter.

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19. The method of claim 18 in which the picture parameter is associated with a graphic design for a customer's checks.

20. The method of any one of claims 1, 4 or 5 in which the form contains  
10 information relating to at least one of:

information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, and a request for a list of bill  
15 payments.

21. The method of any one of claims 1, 4 or 5 which includes printing the form on demand.

20 22. The method of claim 21 which includes printing the form on a surface of a surface-defining means and, at the same time that the form is printed, printing the coded data on the surface.

23. The method of claim 22 which includes printing the coded data to be  
25 substantially invisible in the visible spectrum.

24. The method of claim 1 or 5 which includes retaining a retrievable record of each form generated, the form being retrievable using its identity as contained in its

coded data.

25. The method of any one of claims 1, 4 or 5 which includes distributing a plurality of forms using a mixture of multicast and pointcast communications protocols.

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26. The method of claim 1 or 4 in which the sensing device contains an identification means which imparts a unique identity to the sensing device and identifies it as being associated with a particular banking customer and in which the method includes monitoring, in the computer system, said identity.

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27. The method of any one of claims 1, 4 or 5 which includes providing all required information relating to the banking transaction in the form to eliminate the need for a separate display device.

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28. The method of any one of claims 1, 4 or 5 in which the form is printed on multiple pages and in which the method includes binding the pages.

29. A system for enabling online banking, the system including

20 a form containing information relating to a banking transaction, the form including coded data indicative of an identity of the form and of at least one reference point of the form; and

25 a computer system for receiving indicating data from a sensing device for identifying at least one parameter relating to the banking transaction, the indicating data being indicative of the identity of the form and a position of the sensing device relative to the form, the sensing device sensing the indicating data using at least some of the coded data.

30. The system of claim 29 in which said at least one parameter relating to the

banking transaction is associated with at least one zone of the form.

31. The system of claim 29 which includes the sensing device, the sensing device sensing its movement relative to the form using at least some of the coded data.

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32. A system for enabling online banking, the system including:

a form containing information relating to a banking transaction, the form including coded data indicative of at least one parameter of the banking transaction; and

10 a computer system for receiving data from a sensing device regarding said at least one parameter and regarding movement of the sensing device relative to the form, and for interpreting said movement of the sensing device as it relates to said at least one parameter, the sensing device, when moved relative to the form, sensing the data regarding said at least one parameter using at least some of the coded data and generating the data regarding its own movement relative to the form.

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33. A system for enabling online banking, the system including:

a form including coded data indicative of an identity of the form; and

20 a computer system for receiving from a sensing device data regarding an identity of the banking customer and the identity of the form, and for identifying, from said received data, a banking transaction, the sensing device containing the data regarding the identity of the banking customer and sensing the data regarding the identity of the form using at least some of the coded data.

34. The system of claim 33 in which the coded data is also indicative of at least one  
25 parameter of the banking transaction, the computer system receiving indicating data from the sensing device regarding said at least one parameter of the banking transaction, and the sensing device sensing the indicating data using at least some of the coded data.

35. The system of claim 33 which includes the sensing device, the sensing device sensing its movement relative to the form.

5 36. The system of any one of claims 29, 32 or 34 in which said at least one parameter of the banking transaction is selected from the group comprising an action parameter of the banking transaction, an option parameter of the banking transaction, a text parameter of the banking transaction, an authorization parameter of the banking transaction, and a picture parameter of the banking transaction.

10 37. The system of claim 36 in which the action parameter of the banking transaction is selected from the group comprising:

a request for information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, and a request for a list of bill payments.

38. The system of claim 36 in which the option parameter is associated with at least one of:

20 a request for information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, a request for a list of bill payments, an account, a currency, and a payee name.

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39. The system of claim 36 in which the text parameter is associated with at least one of:

a check amount, a payee name, a currency amount, a transfer amount, a payment amount, a payment date, and a check number.



40. The system of claim 36 in which the authorization parameter is associated with authorization for at least one of:

5 access to account information, withdrawal of funds, transfer of funds, payment of a bill, modification of a bill payment, deletion of a bill payment, stopping of checks, and ordering of checks.

41. The system of claim 36 in which the picture parameter is associated with a graphic design for a customer's check.

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42. The system of any one of claims 31, 32 or 35 in which the sensing device includes a marking nib.

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43. The system of claim 31 or 32 in which the sensing device contains an identification means which imparts a unique identity to the sensing device and identifies it as belonging to a particular customer.

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44. The system of any one of claims 29, 32 or 33 in which the form is printed on a surface of a surface-defining means and in which the system includes a printer for printing the form on demand.

45. The system of claim 44 in which the printer prints the coded data at the same time as printing the form on the surface-defining means.

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46. The system of any one of claims 29, 32 or 33 in which the coded data is substantially invisible in the visible spectrum.

47. The system of claim 29 or 33 which includes a database for keeping a

retrievable record of each form generated, each form being retrievable by using its identity as included in its coded data.

48. The system of claim 44 in which, to cater for a form printed on multiple pages,  
5 the printer includes a binding means for binding the pages.